

United States Bankruptcy Court
District of Nevada

In re:
PANISSE RENELL DEBESAI
Debtor

Case No. 17-15654-led
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0978-2

User: admin
Form ID: nfin

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db +PANISSE RENELL DEBESAI, 361 S MALLARD ST., LAS VEGAS, NV 89107-2631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

MATTHEW M. MCARTHUR on behalf of Debtor PANISSE RENELL DEBESAI bankruptcy@clearcounsel.com
U.S. TRUSTEE - LV - 7 USTPRegion17.LV.ECF@usdoj.gov
VICTORIA L. NELSON trustee@federalbankruptcytrustee.com,
cgauss@federalbankruptcytrustee.com;vln@trustesolutions.net;nv29@ecfcbis.com

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

IN RE:

PANISSE RENELL DEBESAI

BK-17-15654-led
CHAPTER 7

Debtor(s)

**NOTICE OF REQUIREMENT
TO FILE CERTIFICATION ABOUT A
FINANCIAL MANAGEMENT COURSE**

NOTICE IS GIVEN to the above-entitled debtor(s):

1. Pursuant to 11 U.S.C. Section 727(a)(11), 11 U.S.C. Section 1328(g)(1), Fed.R.Bank.P. 1007(b)(7) and 4004(c)(1)(H), an individual debtor in a voluntary case under Chapter 7 or 13 must complete an instructional course after filing their petition concerning personal financial management.

Effective December 1, 2013, the amendment to Fed. R. Bankr. P. 1007(b)(7) provides an individual debtor the option of having an approved personal financial management course provider notify the court directly that the debtor has completed a post-petition instructional course concerning personal financial management. The debtor should complete and file Official Form 423 only if the provider has not already notified the court of the debtor's completion of the course.

In Chapter 7 cases, the deadline to file Official Form 423 is within 45 days after the first date set for the meeting of creditors under 11 U.S.C. Section 341 regarding completion of such a course. In Chapter 13 cases, the deadline to file Official Form 423 is no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under 11 U.S.C. Section 1328(b).

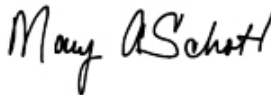
The statement is to be prepared as prescribed by Official Form 423, Debtor's Certification About A Financial Management Course. In a joint case, both the husband and wife must complete a personal financial management course, and a statement certifying completion must be filed for each joint debtor. The debtor(s) must obtain the instructional course from a debtor education agency approved by the United States Trustee, and upon completion of the personal financial management course, the approved debtor education agency will provide a certificate for filing.

2. A list provided by the United States Trustee of "Approved Providers of Personal Financial Management Instructional Courses (Debtor Education) Pursuant to 11 U.S.C. Section 111" is available through the U.S. Trustee's web site at www.usdoj.gov. It is also available on the court's web site at www.nvb.uscourts.gov.
3. **The debtor(s) in the above-entitled case has NOT filed the required statement certifying their completion of an instructional course after the filing of their bankruptcy petition concerning financial management.**
4. If a debtor meets all the other requirements for a discharge, but a statement certifying they have taken and completed an instructional course after the filing of their bankruptcy petition concerning financial management has not been filed, the case will be closed without a discharge.
5. After the closing of a case without a discharge, in order for a debtor to request the issuance of their Discharge of Debtor, the debtor will be required to file:
 - 1) An Ex-Parte Motion to Reopen Case and a proposed Order Reopening Case. These forms can be found on the court's web site at www.nvb.uscourts.gov, under Local Rules and Forms;

2) Official Form 423, Debtor's Certification About A Financial Management Course.

The debtor will also be required to pay a filing fee for reopening their case. The amount of the case reopening fee changes from time to time; current fees can be found on the court's web site at www.nvb.uscourts.gov under Filing Fees and Requirements. The amount of the fee is also available from the Bankruptcy Clerk's Office.

Dated: 12/21/17



Mary A. Schott
Clerk of Court

ATTENTION DEBTORS:

Receive your court notices and orders by email through the DeBN program.

Same-day delivery. Convenient Access. Free.

Go to <http://www.nvb.uscourts.gov> for more information and to download the request form.

Copy of this Notice Served Upon:

Debtor(s) – through BNC

Attorney for Debtor(s) – through ECF or BNC

U.S. Trustee – through ECF

Trustee assigned to the case – through ECF

FORM 423 (4/16)

Fill in this information to identify the case:

Debtor 1

First Name	Middle Name	Last Name
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Debtor 2

(Spouse, if filing)

First Name	Middle Name	Last Name
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United States Bankruptcy Court for the: _____ District of _____
(State)

Case number: _____
(if known)

Certification About a Financial Management Course

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and §1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then each debtor must file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under §1141(d)(5)(B) or §1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

— — — NOTICE CONTINUES ON NEXT PAGE — — —

Part 1: Tell the Court About the Required Course

You must check one:

☐ **I completed an approved course in personal financial management:**

Date I took the course _____
MM /DD /YYYY

Name of approved provider _____

Certificate number _____

☐ **I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active Duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

Signature of debtor named on certificate _____ Printed name of debtor _____ Date MM /DD/ YYYY _____